

Massachusetts Division of Insurance Annual Report  
Membership in VISION Insured Preferred Provider Plans by County  
as of December 31, 2015

|    | VISION<br>Insured Preferred Provider Plan Members <sup>1</sup><br>By County | Barnstable                | Berkshire                 | Bristol                   | Dukes                     | Essex                     | Franklin                  | Hampden                   | Hampshire                 | Middlesex                 | Nantucket                 | Norfolk                   | Plymouth                  | Suffolk                   | Worcester                 | MA                    |
|----|---|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|-----------------------|
|    |   | Members at<br>End of 2015 | Members at<br>End of 2015 | Members at<br>End of 2015 | Members at<br>End of 2015 | Members at<br>End of 2015 | Members at<br>End of 2015 | Members at<br>End of 2015 | Members at<br>End of 2015 | Members at<br>End of 2015 | Members at<br>End of 2015 | Members at<br>End of 2015 | Members at<br>End of 2015 | Members at<br>End of 2015 | Members at<br>End of 2015 | Total 2015<br>Members |
| 1  | Aetna Life Insurance Company  | 10                        | 0                         | 89                        | 0                         | 76                        | 35                        | 9                         | 3                         | 413                       | 0                         | 78                        | 16                        | 63                        | 65                        | 857                   |
| 2  | American General Life Insurance Company <sup>2,3</sup>                      | 0                         | 0                         | 8                         | 0                         | 9                         | 4                         | 8                         | 0                         | 11                        | 0                         | 0                         | 2                         | 0                         | 10                        | 52                    |
| 3  | Ameritas Life Insurance Corporation   | 0                         | 0                         | 5                         | 0                         | 0                         | 0                         | 0                         | 0                         | 45                        | 0                         | 8                         | 3                         | 15                        | 33                        | 109                   |
| 4  | Blue Cross and Blue Shield of Massachusetts, Inc.                           | 120                       | 66                        | 599                       | 4                         | 1,075                     | 199                       | 166                       | 69                        | 2,508                     | 2                         | 2,067                     | 2,102                     | 989                       | 1,110                     | 11,076                |
| 5  | Combined Insurance Company of America                                       | 4,068                     | 488                       | 8,136                     | 249                       | 10,351                    | 527                       | 9,244                     | 2,193                     | 32,602                    | 30                        | 14,375                    | 8,127                     | 10,687                    | 15,162                    | 116,239               |
| 6  | Fidelity Security Insurance Company   | 2,969                     | 2,388                     | 11,197                    | 66                        | 17,591                    | 2,352                     | 15,107                    | 3,944                     | 44,469                    | 23                        | 21,047                    | 13,853                    | 12,987                    | 25,057                    | 173,050               |
| 7  | HM Life Insurance Company   | 178                       | 10                        | 1,237                     | 6                         | 5,087                     | 44                        | 88                        | 183                       | 14,892                    | 0                         | 6,738                     | 3,684                     | 7,717                     | 912                       | 40,776                |
| 8  | Humana Insurance Company  | 293                       | 8                         | 631                       | 4                         | 674                       | 5                         | 52                        | 24                        | 2,274                     | 2                         | 516                       | 264                       | 1,075                     | 376                       | 6,198                 |
| 9  | Massachusetts Vision Service Plan, Inc.                                     | 1,397                     | 2,506                     | 8,789                     | 70                        | 22,248                    | 86                        | 3,270                     | 240                       | 241,874                   | 57                        | 29,556                    | 30,261                    | 116,392                   | 15,983                    | 472,729               |
| 10 | Mid-West Life Insurance Company of Tennessee <sup>4</sup>                   | 159                       | 22                        | 130                       | 5                         | 208                       | 14                        | 80                        | 36                        | 433                       | 12                        | 211                       | 180                       | 105                       | 170                       | 1,765                 |
| 11 | National Guardian Life Insurance Company                                    | 28                        | 18                        | 334                       | 0                         | 33                        | 12                        | 217                       | 37                        | 165                       | 0                         | 109                       | 197                       | 36                        | 125                       | 1,311                 |
| 12 | National Union Fire Insurance Co. of Pitt., PA                              | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                     |
| 13 | Principal Life Insurance Company  | 0                         | 0                         | 8                         | 0                         | 8                         | 0                         | 0                         | 0                         | 177                       | 0                         | 9                         | 62                        | 10                        | 15                        | 289                   |
| 14 | Reliance Standard Life Insurance Company                                    | 10                        | 0                         | 8                         | 0                         | 21                        | 10                        | 15                        | 30                        | 80                        | 0                         | 10                        | 8                         | 33                        | 45                        | 270                   |
| 15 | United HealthCare Insurance Company   | 339                       | 76                        | 2447                      | 1                         | 1679                      | 53                        | 591                       | 147                       | 5438                      | 14                        | 2875                      | 1390                      | 2367                      | 2792                      | 20,209                |
| 16 | The Chesapeake Life Insurance Company                                       | 423                       | 22                        | 485                       | 34                        | 1,020                     | 16                        | 106                       | 29                        | 1,732                     | 4                         | 748                       | 557                       | 355                       | 645                       | 6,176                 |
| 17 | (The) Guardian Life Insurance Company of America                            | 39                        | 1,722                     | 1,158                     | 209                       | 2,115                     | 391                       | 1,005                     | 73                        | 8,643                     | 9                         | 4,961                     | 216                       | 7,375                     | 1,705                     | 29,621                |
| 18 | Union Security Insurance Company  | 0                         | 0                         | 21                        | 0                         | 309                       | 0                         | 0                         | 0                         | 358                       | 0                         | 115                       | 18                        | 61                        | 184                       | 1,066                 |
| 19 | UnitedHealthcare Insurance Company  | 339                       | 76                        | 2,447                     | 1                         | 1,679                     | 53                        | 591                       | 147                       | 5,438                     | 14                        | 2,875                     | 1,390                     | 2,367                     | 2,792                     | 20,209                |
|    | <b>Total Members</b>  | 10,372                    | 7,402                     | 37,729                    | 649                       | 64,183                    | 3,801                     | 30,549                    | 7,155                     | 361,552                   | 167                       | 86,298                    | 62,330                    | 162,634                   | 67,181                    | <b>902,002</b>        |
|    | <b>2015 Massachusetts Population <sup>5</sup></b>                           | 214,333                   | 127,828                   | 556,772                   | 17,299                    | 776,043                   | 70,601                    | 470,690                   | 161,292                   | 1,585,139                 | 10,925                    | 696,023                   | 510,393                   | 778,121                   | 818,963                   | 6,794,422             |
|    | <b>2015 Market Penetration Rate <sup>6</sup></b>                            | 4.8%                      | 5.8%                      | 6.8%                      | 3.8%                      | 8.3%                      | 5.4%                      | 6.5%                      | 4.4%                      | 22.8%                     | 1.5%                      | 12.4%                     | 12.2%                     | 20.9%                     | 8.2%                      | 13.3%                 |

<sup>1</sup> Information reported by carriers offering a VISION insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.2," which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

<sup>2</sup> Effective December 31, 2012, American General Life Insurance Company of Delaware merged into American General Life Insurance Company.

<sup>3</sup> American General Life Insurance Company intends to leave the Massachusetts market for its vision business as of December 31 2016.

<sup>4</sup> (The) MEGA Life and Health Insurance Company and Mid-West Life Insurance Company of Tennessee are no longer marketing their vision plans.

<sup>5</sup> Total VISION insured preferred provider plan members in each county divided by the 2015 population in each county.

<sup>6</sup> 2015 Population Source: U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, American Community Survey, Census of Population and Housing, State and County Housing Unit Estimates, Last Revised: Wednesday, 14-Oct-2015; County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits. Last Revised: Wednesday, 14-Oct-2015